GROUP BENEFITS PROPOSAL

PREPARED FOR

Ridgeline Works - Claude connector demo 2026-11-04 - FICTIONAL

Medical

Your 2026 benefits — options, costs, and our recommendation.

Prepared for Ridgeline Works - Claude connector demo 2026-11-04 - FICTIONAL

Effective 10/01/2026 - 09/30/2027

Generated 11/4/2026

Source review and limitations

Fictional workflow demonstration - November 4, 2026.

Claude created a new two-plan Planlined case from the attached, already-public Ridgeline Works sample PDF. The saved case was checked against the source and this PDF was prepared inside Planlined. All organizations, rates, enrollment and plans are fictional.

Source review: both plans have $1,500 / $3,000 deductibles, $4,500 / $9,000 out-of-pocket limits, $25 primary care and $50 specialist copays. Source coinsurance is 20% AFTER DEDUCTIBLE for both plans.

Source periods: Current is October 1, 2025 - September 30, 2026. Renewal is October 1, 2026 - September 30, 2027.

Checked totals: Current $8,200/month and $98,400/year. Renewal $9,020/month and $108,240/year. Enrollment is 5 / 2 / 1 / 2 and the employer pays 75% of each tier. Annual premium increases $9,840 (10%).

Review limitations: the saved case reduced coinsurance to 20%; a manual AD qualifier did not persist after reload. The source qualifier above governs this example. Per-plan effective dates and source-page references were absent from read-back. The PDF was attached to Claude, not to the Planlined case; automated source verification was not assessed.

This export illustrates case transfer, source review and financial output in one synthetic example. It does not establish general extraction accuracy, performance or customer savings. Projection and closing sections were omitted because the source does not supply their assumptions.

Overview

Ridgeline Works - Claude connector demo 2026-11-04 - FICTIONAL and your employees are at the center of this analysis. This proposal compares Atlas Sample Health (fictional) with Atlas Sample Health (fictional).

Line-by-line impact

VS. CURRENT ANNUAL PREMIUM

- **Medical.** Atlas Sample Health (fictional) option adds +$9,840 · +10.0% vs current.

Proposal details

AS QUOTED

Proposal Type	New Business
Group Name	Ridgeline Works - Claude connector demo 2026-11-04 - FICTIONAL
Policy Period	10/01/2026 - 09/30/2027
Lines of Coverage	Medical
Carriers Quoted	Atlas Sample Health (fictional)
Enrolled Subscribers	10
Run Date	11/4/2026

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Annual program cost

ALL LINES OF COVERAGE

CURRENT

$98,400

Annualized premium

PROPOSED

$108,240

+$9,840 · +10.0% vs. current

Program financials — all lines of coverage

Current program

ATLAS SAMPLE HEALTH (FICTIONAL)

$98,400

Annual premium

Proposed program

ATLAS SAMPLE HEALTH (FICTIONAL)

$108,240

vs Current: +$9,840.00 · +10.0%

Changes compared with Current. Premiums are annualized over 12 months.

Annual premium by line of coverage

COMPLETE PROGRAM PATHS

Line of Coverage	CURRENT Atlas Sample Health (fictional)	PROPOSED Atlas Sample Health (fictional)	Proposed vs Current
Medical — Atlas Sample Health (fictional)	$98,400.00	$108,240.00	+$9,840.00 · +10.0%
Program Total	$98,400.00	$108,240.00	+$9,840.00 · +10.0%

Executive decision summary

PLAN AND CENSUS COMPARISON

The Atlas Sample Health (fictional) option increases annual program premium from $98,400 to $108,240, a change of $9,840 (10.0%). Employer net annual cost is $81,180 (+$7,380 · +10.0% versus Current), while employee annual premium share changes by +$2,460. Compared with Renewal, annual premium changes by $0 · 0.0%.

Program financials — continued

Plans used in each program

Sheet / population	Current	Renewal	Proposed	Alternate
Medical · Atlas PPO 1500 Current Group A · 10 enrolled	Atlas PPO 1500 Current Current	Atlas PPO 1500 Renewal Quoted	Atlas PPO 1500 Renewal Carried forward	Not applicable

Medical benefits

TOTAL ANNUAL PREMIUM	
CURRENT · ATLAS SAMPLE HEALTH (FICTIONAL)	
Total Annual Premium	$98,400.00
RENEWAL · ATLAS SAMPLE HEALTH (FICTIONAL)	RECOMMENDED
Total Annual Premium	$108,240.00
Atlas Sample Health (fictional) vs Atlas Sample Health (fictional)	+$9,840.00 · +10.0%

Premium comparison — monthly rates by coverage tier

ALL QUOTED PLANS

Coverage Tier	CURRENT **Atlas PPO 1500 Current** Atlas Sample Health (fictional)	RENEWAL **Atlas PPO 1500 Renewal** Atlas Sample Health (fictional)
Employee	**$500.00** (5)	**$550.00** (5)
Employee + Spouse	**$1,000.00** (2)	**$1,100.00** (2)
Employee + Child(ren)	**$900.00** (1)	**$990.00** (1)
Family	**$1,400.00** (2)	**$1,540.00** (2)
Monthly Total	**$8,200.00** (10 enrolled) **baseline**	**$9,020.00** (10 enrolled) **+10.0%**
Annualized	**$98,400.00**	**$108,240.00** **+$9,840**

This is only a summary, reference carrier documents for additional details.

Medical — benefit detail

Benefit detail comparison

ATLAS SAMPLE HEALTH (FICTIONAL)

Benefit	CURRENT **Atlas PPO 1500 Current** Atlas Sample Health (fictional)	RENEWAL **Atlas PPO 1500 Renewal** Atlas Sample Health (fictional)
Deductible (Ind / Fam)	**$1,500 / $3,000**	**$1,500 / $3,000**
Coinsurance	**20%**	**20%**
Out-of-Pocket Max (Ind / Fam)	**$4,500 / $9,000**	**$4,500 / $9,000**
Primary Care	**$25**	**$25**
Specialist	**$50**	**$50**
ENROLLMENT & PREMIUM RATES — MONTHLY		
Employee	**$500.00** (5)	**$550.00** (5)
Employee + Spouse	**$1,000.00** (2)	**$1,100.00** (2)
Employee + Child(ren)	**$900.00** (1)	**$990.00** (1)
Family	**$1,400.00** (2)	**$1,540.00** (2)
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